

**OXFORD UNIVERSITY BANK**

	Disbursement Date 09/29/2010	RSSD (Holding Company) 3260551	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2015 \$ millions	2016 \$ millions	%chg from prev		
Assets	\$127	\$123	-3.7%		
Loans	\$99	\$91	-8.8%		
Construction & development	\$12	\$11	-5.6%		
Closed-end 1-4 family residential	\$36	\$34	-4.4%		
Home equity	\$3	\$3	20.1%		
Credit card	\$0	\$0			
Other consumer	\$2	\$2	-6.9%		
Commercial & Industrial	\$12	\$10	-10.5%		
Commercial real estate	\$24	\$22	-7.2%		
Unused commitments	\$12	\$11	-3.6%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$4	\$5	26.6%		
Asset-backed securities	\$0	\$0			
Other securities	\$12	\$13	10.3%		
Cash & balances due	\$4	\$5	8.2%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$0	\$0			
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$0	\$0			
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$115	\$111	-3.2%		
Deposits	\$111	\$108	-2.3%		
Total other borrowings	\$3	\$2	-36.2%		
FHLB advances	\$3	\$0	-84.4%		
Equity					
Equity capital at quarter end	\$13	\$12	-7.7%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$1	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	9.9%	9.5%	--		
Tier 1 risk based capital ratio	12.8%	13.1%	--		
Total risk based capital ratio	13.8%	14.1%	--		
Return on equity <sup>1</sup>	7.7%	7.9%	--		
Return on assets <sup>1</sup>	0.8%	0.7%	--		
Net interest margin <sup>1</sup>	3.8%	3.8%	--		
Coverage ratio {(ALL+Alloc transfer risk)/Noncurrent loans}}	12162.5%	123.2%	--		
Loss provision to net charge-offs (qtr)	322.6%	7000.0%	--		
Net charge-offs to average loans and leases <sup>1</sup>	0.1%	0.0%	--		
<sup>1</sup> Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2015	2016	2015	2016	
Construction & development	0.0%	0.0%	0.0%	0.0%	--
Closed-end 1-4 family residential	0.0%	1.8%	0.0%	0.0%	--
Home equity	0.0%	0.0%	0.0%	0.0%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	0.0%	0.0%	0.2%	0.0%	--
Commercial & Industrial	0.1%	0.3%	0.2%	0.0%	--
Commercial real estate	0.0%	0.1%	0.0%	0.0%	--
Total loans	0.0%	0.8%	0.0%	0.0%	--